

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

LAW OFFICES OF LEE M. PERLMAN  
Lee M. Perlman, Esquire  
Attorneys for Debtor  
1926 Greentree Road, Suite 100  
Cherry Hill, NJ 08003  
856-751-4224

Case No.: 22-18083 MEH

Chapter: 13

Hearing Date: 9/10/2025

In Re:  
James Ross  
Kendra Shafer-Ross

Judge: Hall

**CERTIFICATION OF SERVICE**

1. I, Nicholas Ralston:

                   represent the debtor in the above captioned matter.

X am the secretary / paralegal for Lee M. Perlman, who represents the debtor(s) in the above captioned matter.

                   Am the                            in the above captioned matter and am representing myself.

2. On 8/06/2025, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Notice of Motion to Suspend Plan Payments, Statement as to why no Brief is Necessary, Certification in Support of Motion to Suspend Trustee Payments, and Proposed Order.

3. I hereby certify under penalty of perjury that the above listed documents were sent using the mode of service indicated.

Dated: 8/06/2025

/s/ Nicholas Ralston

Name and Address of Party Served	Relationship of Party in the Case	Mode of Service
Albert Russo CN 4853 Trenton, NJ 08650	Chapter 13 Trustee	Notice of Electronic Filing (NEF)
United States Trustee One Newark Center, Suite 2100 Newark, NJ 07102	US Trustee	Notice of Electronic Filing (NEF)
Attn: President, Registered Agent or person designated to receive service of process  AMERICREDIT FINANCIAL SERVICES INC DBA GM 4000 EMBARCADERO DRIVE ARLINGTON TX 76014-4101  SANTANDER CONSUMER USA INC DBA CHRYSLER CAP 2860 PATTON RD ROSEVILLE MN 55113-1100  (P)AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL PO BOX 183853 ARLINGTON TX 76096-3853  AMERICREDIT FINANCIAL SERVICES INC DBA GM P O BOX 183853 ARLINGTON TX 76096- 3853  AMERICREDITGM FINANCIAL ATTN BANKRUPTCY PO BOX 183853 ARLINGTON TX 76096-3853  CAPITAL ONE ATTN BANKRUPTCY PO BOX 30285 SALT LAKE CITY UT 84130-0285  CAPITAL ONE NA 4515 N SANTA FE AVE OKLAHOMA CITY OK 73118-7901  CBCOMENIT ATTN BANKRUPTCY PO BOX 182789 COLUMBUS OH 43218-2789  COMENITYCAPITALBOSCOV ATTN BANKRUPTCY DEPT PO BOX 182125 COLUMBUS OH 43218-2125	Creditor	<input type="checkbox"/> Hand delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ <p style="text-align: center;">(as authorized by the court*)</p>

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

COMENITYCAPITALBSCLB ATTN BANKRUPTCY PO BOX 182125 COLUMBUS OH 43218-2125		
COSTCO CITI CARD ATTN BANKRUPTCY PO BOX 6500 SIOUX FALLS SD 57117-6500		
CREDIT ACCEPTANCE 25505 WEST 12 MILE RD SUITE 3000 SOUTHFIELD MI 48034-8331		
CREDIT ONE BANK ATTN BANKRUPTCY DEPARTMENT PO BOX 98873 LAS VEGAS NV 89193-8873		
DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY OH 43054-3025		
DISCOVER FINANCIAL ATTN BANKRUPTCY PO BOX 3025 NEW ALBANY OH 43054-3025		
FIRST HOME MORTGAGE PO BOX 4638 ENGLEWOOD COLORADO 80155-4638		
FIRST HOME MORTGAGE PO BOX 4638 ENGLEWOOD COLORADO 80155 FIRST HOME MORTGAGE PO BOX 4638 ENGLEWOOD COLORADO 80155-4638		
(P)DOVENMUEHLE MORTGAGE 1 CORPORATE DRIVE SUITE 360 LAKE ZURICH IL 60047-8945		
FIRST PREMIER BANK ATTN BANKRUPTCY PO BOX 5524 SIOUX FALLS SD 57117-5524		
INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA PA 19101-7346		
LVNV FUNDING LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603-0587		
ONEMAIN PO BOX 3251 EVANSVILLE IN 47731-3251		
ONEMAIN FINANCIAL ATTN BANKRUPTCY PO BOX 3251 EVANSVILLE IN 47731-3251		
PINNACLE SERVICE SOLUTIONS LLC 4408 MILESTRIP RD 247 BLASDELL NY 14219-2553		

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(P)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067		
PREMIER BANKCARD LLC JEFFERSON CAPITAL SYSTEMS LLC ASSIGNEE PO BOX 7999 SAINT CLOUD MN 56302-7999		
QUANTUM3 GROUP LLC AS AGENT FOR COMENITY BANK PO BOX 788 KIRKLAND WA 98083-0788		
QUANTUM3 GROUP LLC AS AGENT FOR COMENITY CAPITAL BANK PO BOX 788 KIRKLAND WA 98083-0788		
QUANTUM3 GROUP LLC AS AGENT FOR MOMA TRUST LLC PO BOX 788 KIRKLAND WA 98083-0788		
RESURGENT CAPITAL SERVICES ATTN BANKRUPTCY PO BOX 10497 GREENVILLE SC 29603-0497		
SANTANDER CONSUMER USA ATTN BANKRUPTCY PO BOX 961245 FORT WORTH TX 76161-0244		
SANTANDER CONSUMER USA INC DBA CHRYSLER CAPITAL PO BOX 961275 FORT WORTH TX 76161-0275		
(P)STATE OF NEW JERSEY DIVISION OF TAXATION ATTN BANKRUPTCY UNIT PO BOX 245 TRENTON NJ 08695-0245		
(P)STATE OF NEW JERSEY DIVISION OF TAXATION BANKRUPTCY UNIT PO BOX 245 TRENTON NJ 08646-0245		
STEPHEN EINSTEIN ASSOCIATES 39 BROADWAY STE 1250 NEW YORK NY 10006-3089		
SYNCHRONY BANK CO AIS INFOSOURCE LP 4515 N SANTA FE AVE OKLAHOMA CITY OK 73118-7901		
SYNCHRONY BANKAMAZON ATTN BANKRUPTCY PO BOX 965060 ORLANDO FL 32896-5060		

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SYNCHRONY BANKJCPENNEY ATTN BANKRUPTCY PO BOX 965060 ORLANDO FL 32896-5060		
SYNCHRONY BANKLOWES ATTN BANKRUPTCY PO BOX 965060 ORLANDO FL 32896-5060		
SYNCHRONY BANKSAMS ATTN BANKRUPTCY PO BOX 965060 ORLANDO FL 32896-5060		
WILMINGTON SAV FUND SO 30 BLUE HEN DR NEWARK DE 19713-3445		

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